

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Janice Janeen Matthews  
DebtorCase No. 18-03649-MGW  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-8

User: arciolap  
Form ID: B318Page 1 of 2  
Total Noticed: 33

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db  
27537047 +Janice Janeen Matthews, 3804 Carrollwood Place Circle, Apt 108, Tampa, FL 33624-3055  
27537054 +Atlantic Credit & Finance, P.O. Box 2083, Warren, MI 48090-2083  
27537048 +C & F Finance Compan, 1313 E Main Street, Richmond, VA 23219-3756  
27537050 +Carmax Auto Finance, Attn: Bankruptcy Department, Po Box 440609, Kennesaw, GA 30160-9511  
27537051 +Child Support Enf Ag/NC, Nc Child Support Enforcement, Po Box 20800, Raleigh, NC 27619-0800  
27537052 +Citibank N.A., 120 Corporate Blvd. Ste. 1, Norfolk, VA 23502-4952  
27537054 +Lendmark Financial Ser, 1506 Klondike Rd, Conyers, GA 30094-5173  
27537056 +Medical Data Systems (MDS), 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413  
27537059 +Militaryloans.com, Omni Loans, Po Box 44215, Las Vegas, NV 89116-2215  
27537060 +Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
27537061 +Omni Financial Of Vigi, Po Box 53628, Fayetteville, NC 28305-3628  
27537062 +Pioneer/mac Inc, 3240 E Tropicana, Las Vegas, NV 89121-7316  
27537064 +Source Receivables Mgmty, Llc, Po Box 4068, Greensboro, NC 27404-4068  
27537065 +Tri-county Service B, P.O. Box 639, Hollywood, MD 20636-0639  
27652630 +U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243  
27537070 +Waypoint Resource Grou, 301 Sundance Pkwy, Round Rock, TX 78681-8004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
+EDI: QAESPOSITO.COM Aug 08 2018 02:53:00 Angela Welch, 12157 West Linebaugh Avenue, PMB 401, Tampa, FL 33626-1732  
27537042 EDI: AAEO.COM Aug 08 2018 02:54:00 Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305  
27537045 EDI: HNDA.COM Aug 08 2018 02:53:00 American Honda Finance, Po Box 168088, Irving, TX 75016  
27625811 EDI: PHINAMERI.COM Aug 08 2018 02:53:00 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096  
27537041 +EDI: AARGON.COM Aug 08 2018 02:54:00 Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132  
27537043 +E-mail/Text: bankruptcy@rentacenter.com Aug 07 2018 23:07:47 Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837  
27537046 +EDI: PHINAMERI.COM Aug 08 2018 02:53:00 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
27537044 +EDI: AGFINANCE.COM Aug 08 2018 02:53:00 American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251  
27537058 EDI: CBSAAFES.COM Aug 08 2018 02:53:00 Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265  
27537049 +EDI: CAPITALONE.COM Aug 08 2018 02:53:00 Capital One, General Correspondence, Po Box 30285, Salt lake City, UT 84130-0285  
27537053 +EDI: WFNNB.COM Aug 08 2018 02:53:00 Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
27537057 +EDI: MID8.COM Aug 08 2018 02:53:00 Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011  
27537063 +E-mail/Text: bankruptcypgl@plaingreenloans.com Aug 07 2018 23:07:02 Plain Green Loans, 93 Mack Road, Suite 600, Po Box 270, Box Elder, MT 59521-0270  
27537066 EDI: USBANKARS.COM Aug 08 2018 02:53:00 US Bank, Bankruptcy Department, Po Box 5229, Cincinnati, OH 45201  
27537067 +EDI: USAA.COM Aug 08 2018 02:53:00 Usaa Svg Bk, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600  
27537069 +EDI: VERIZONCOMB.COM Aug 08 2018 02:54:00 Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225  
27537068 +EDI: VERIZONCOMB.COM Aug 08 2018 02:54:00 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27537055 Mcv Coll  
cr\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096)

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Alan D Borden on behalf of Debtor Janice Janeen Matthews data@1800debtrelief.com,  
r48456@notify.bestcase.com;1663805420@filings.docketbird.com  
Angela Welch welchtrustee@gmail.com, aesposito@ecf.epiqsystems.com  
United States Trustee - TPA7/13 USTPRegion21.TP.ECF@USDQJ.GOV

TOTAL: 3

**Information to identify the case:**Debtor 1 **Janice Janeen Matthews**Social Security number or ITIN **xxx-xx-4169**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Middle District of Florida**Case number: **8:18-bk-03649-MGW****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Janice Janeen Matthews

Dated: August 7, 2018Michael G. Williamson  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**